

Document Page 1 of 1  
**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE WESTERN DISTRICT OF TENNESSEE**

In Re:

**William Bradly Banks,**

Case No.

Chapter 13

Debtor(s).

**CHAPTER 13 PLAN**

(Individual Adjustment of Debts)

<u>Debtor(s):</u>	<b>William Bradly Banks</b>	s.s. # xxx-xx-7999	
<u>Debtor(s) Address:</u>	<b>4026 Reenie Avenue Memphis TN 38128</b>		
<u>Plan Payment:</u>	Debtor(s) to pay <b>\$160.00 WEEKLY</b>		
<u>Payroll Deduction:</u>	Yes ( <input checked="" type="checkbox"/> ) No ( <input type="checkbox"/> ) Direct Pay Because _____ First Payment Date _____		
<u>Debtor(s) Employer:</u>	<b>Bluff City Fire Protection</b>		
<u>Administrative:</u>	Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.		<u>Monthly Plan Payment</u>
<u>Auto Insurance:</u>	( <input checked="" type="checkbox"/> ) Not Included in Plan ( <input type="checkbox"/> ) Included in Plan		_____
<u>Child Support:</u>	Child Support due:	Agency:	_____
	Future support through Plan paid to	_____	_____
	Future support paid outside plan via already established payroll deduction	_____	_____
	Ongoing child support payment start date	_____	_____
	Arrearage Amount	_____	_____
<u>Priority Creditors:</u>	_____	_____ %	_____
	_____	_____ %	_____
<u>Home Mortgages:</u>	If no arrearage, ongoing payments are to be paid directly by debtor(s).		
1 <sup>st</sup> Mortgage on Primary Residence – 4026 Reenie, Memphis TN 38128			
Seterus, Inc.	Ongoing mortgage payment through plan to begin February 2017		<u>\$454.00</u>
	Approximate arrearage \$3,600.00 Interest 0.00 %		<u>\$80.00</u>
2 <sup>nd</sup> Mortgage on Primary Residence -			
	Ongoing mortgage payment through plan to begin		_____
	Ongoing mortgage payment to be paid directly outside plan beginning		_____
	Approximate arrearage \$ _____ Interest _____ %		_____
**All future claims filed by mortgage creditors for Post-Petition Mortgage Fees Expenses and Charges pursuant to F.R.B.P. 3002.1(c) shall be set up as secured claims to be paid over the life of the plan without further order of the Court, and subject to the provisions for determination pursuant to F.R.B.P. 3002.1 (e)			
<u>Secured Creditors:</u>	(Retain lien 11 U.S.C. § 1325(a)(5))	Value of Claim	Rate of Interest
Adequate protection payment will be ¼ (25%) of proposed creditor monthly payment.			Monthly Plan Payment
City of Memphis Treasury Office (4026 Reenie)		<u>\$425.00</u>	<u>12.0 %</u>
Shelby County Trustee (4026 Reenie)		<u>\$546.00</u>	<u>12.0 %</u>
<u>Special Class Creditors:</u>			
CLASS 1			_____ %
CLASS 1			_____ %
LEASE			_____ %

Unsecured Creditors: Unsecured creditors will receive TBD% or an amount to be determined by the Chapter 13 Trustee after the expiration of the last date set for filing of claims and paid after the above claims or they will pay all disposable income for the term of plan.

Estimated Total Unsecured, Non-Priority Debt: \$4,796.00

Termination: Plan shall terminate upon payment of the above, approximately 60 months.

Debtor(s) Attorney: S. Jonathan Garrett (019389) 2670 Union Avenue Extended, Suite 1200, Memphis, Tennessee 38112-4424  
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FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR IN THIS PLAN, SHALL BE PAID AS GENERAL UNSECURED DEBTS.